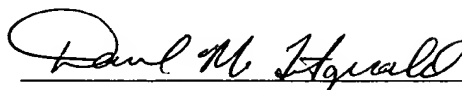


Favorable action is respectfully solicited. If any is due, please charge Deposit
Account No. 01-2384.

Respectfully submitted,

A handwritten signature in cursive script, reading "Daniel M. Fitzgerald", written over a horizontal line.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicant: Burl Shannon Hinkle

Serial No.: 09/845,397

Filed: April 30, 2001

For: METHODS AND SYSTEMS FOR
SIMULATING BUSINESS
OPERATIONS

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: Group Art Unit: 2165
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: Examiner: Unassigned
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SUBMISSION OF MARKED UP PARAGRAPHS

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Sir:

Submitted herewith are marked up Paragraphs in accordance with 37 C.F.R. Section
1.121(b)(1)(ii).

IN THE SPECIFICATION

On page 3, please delete paragraph [0013] and replace with the following paragraph:

[0013] Figure [4 is a] 4A is a first portion of a spreadsheet indicating independent variables to be input into a base model. Figure 4B is a second portion of the spreadsheet
indicating independent variables to be input into a base model.

On page 4, please delete paragraph [0019] and replace with the following paragraph:

[0019] Figures [15 through 42] 15A through 42D are a scenario summary report
including a baseline scenario and six other scenarios.

On page 18, please delete paragraph [0082] and replace with the following paragraph:

[0082] [Figure 4 is] Figures 4A-4B show a spreadsheet 100 and Figure 5 is a continuation spreadsheet 102 according to one embodiment of the present invention. The spread sheets are stored within system 10 (shown in Figure 1) and contain data entry fields for independent variables used in modeling the operations of a financial services business. Examples of independent variables shown in [Figure 4] Figures 4A-4B include those relating to volume, assignments, cash application, adjustments, collections, client services, tolerance, labor, file/mail/imaging, and capacity.

On page 20, please delete paragraph [0094] and replace with the following paragraph:

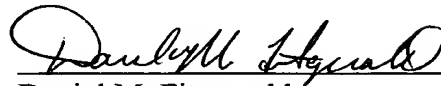
[0094] Figure 6 is a scenario summary report 104 which includes dependent variable outputs resulting from independent variable inputs into the base model. Dependent variables displayed are calculated from the independent variables introduced as input to system 10 in [Figure 4] Figures 4A-4B and Figure 5. Figures 7 through 11 are continuations of scenario summary report 104.

On page 24, please delete paragraph [00105] and replace with the following paragraph:

[00105] Figures [15 through 42] 15A through 42D are a scenario summary report 250, which shows results of six scenarios run against a baseline scenario (shown in Figures 6 through 11). Report 250 indicates capacity and requirements over a period of years based

upon the six scenarios. Although six scenarios are summarized in report 250, system 10 should not be construed as being so limited.

Respectfully submitted,

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